

PUBLIC SUBMISSION

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Docket: EBSA-2010-0050

Definition of the Term ‘Fiduciary’; Conflict of Interest Rule—Retirement Investment Advice; Notice of proposed rulemaking and withdrawal of previous proposed rule.

Comment On: EBSA-2010-0050-0204

Definition of the Term Fiduciary; Conflict of Interest Rule- Retirement Investment Advice

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General Comment

Options are a valuable means of reducing risk and/or generating additional income on equities held in an IRA. Restricting them does IRA holders a dis-service. Someone that doesn't understand them and abuses them is just as likely to find some other "dangerous" security to trade. Removing them from IRAs hurts every investor that understands how to use them and ultimately doesn't protect anyone.